



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** [COMMERCE BANCSHARES, INC.](#)

**City/State** [KANSAS CITY, MO](#)

## Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [34,515,052](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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3	Consolidated assets between \$1 billion and \$3 billion
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5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[COMMERCE BANCSHARES, INC.](#)

[1000 WALNUT](#)

[KANSAS CITY, MO 64106](#)

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## Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000) .....	33,459,026	28,635,196	29,314,983	25,137,394	24,778,396
Net income (\$000) .....	415,859	224,168	354,057	421,231	433,542
Number of BHCs in peer group .....	132	130	128	125	118

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.56	2.65	37	2.93	2.80	53	2.87	2.77	51	3.31	3.01	60	3.36	3.08	62
+ Non-interest income .....	1.83	1.09	84	1.64	1.21	76	1.69	1.21	78	2.11	1.32	83	2.11	1.31	84
- Overhead expense .....	2.40	2.21	66	2.74	2.59	67	2.69	2.57	65	3.05	2.69	72	2.98	2.71	72
- Provision for credit losses .....	-0.24	-0.12	24	0.58	0.66	42	0.40	0.51	33	0.20	0.15	69	0.17	0.14	69
+ Securities gains (losses) .....	0	0.01	23	0.08	0.03	85	0.07	0.02	89	0	0.01	20	-0.04	0	4
+ Other tax equivalent adjustments .....	0	0	6	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent) .....	2.22	1.76	81	1.33	0.91	77	1.55	1.04	82	2.17	1.56	92	2.26	1.57	93
Net operating income .....	1.66	1.34	78	1.04	0.70	75	1.21	0.81	80	1.68	1.19	92	1.75	1.24	90
Net income .....	1.66	1.34	79	1.04	0.71	74	1.21	0.82	79	1.68	1.19	92	1.75	1.24	90
Net income (Subchapter S adjusted) .....		2.06			1.15			1.18			1.17				1.42
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.68	3.12	21	3.24	3.64	24	3.14	3.55	23	3.89	4.41	19	3.78	4.24	19
Interest expense .....	0.04	0.26	4	0.18	0.58	5	0.15	0.52	4	0.43	1.08	7	0.27	0.86	5
Net interest income (tax equivalent) .....	2.64	2.85	31	3.06	3.05	45	2.99	3.01	41	3.46	3.33	52	3.50	3.38	48
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.12	0.12	57	0.23	0.28	54	0.22	0.27	54	0.35	0.21	78	0.30	0.22	77
Earnings coverage of net loan and lease losses (X) .....	34.48	26.30	66	14.88	20.97	57	15.99	22.91	58	11.72	24.40	45	13.88	21.75	51
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.07	1.32	29	1.44	1.58	46	1.35	1.58	37	1.09	0.83	80	1.13	0.90	78
Allowance for loan and lease losses / Total loans and leases .....	1.07	1.30	30	1.44	1.55	48	1.35	1.55	38	1.09	0.81	80	1.13	0.89	78
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.09	0.58	5	0.26	0.71	12	0.18	0.71	7	0.10	0.57	5	0.13	0.61	6
30-89 days past due loans and leases / Total loans and leases .....	0.21	0.29	47	0.42	0.37	68	0.31	0.39	49	0.54	0.43	72	0.51	0.44	68
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-6.79	-3.31	39	-1.85	6.19	26	-2.19	3.20	37	1.44	14.45	16	0.41	16.62	9
Net short-term noncore funding dependence .....	-7.34	-9.17	49	-2.09	-2.71	44	-2.33	-4.76	56	1.04	3.38	34	-0.10	4.66	21
Net loans and leases / Total assets .....	43.46	58.81	13	51.56	63	17	49.04	61.58	17	55.94	63.77	22	54.90	63.98	22
<b>Capitalization</b>															
Tier 1 leverage ratio .....	9.31	9.07	62	9.39	9.05	63	9.45	9.13	63	11.38	9.76	84	11.52	9.71	90
Holding company equity capital / Total assets .....	10.08	10.79	38	10.50	11.12	41	10.31	11.16	37	12.02	12.43	46	11.49	12.22	47
Total equity capital (including minority interest) / Total assets .....	10.12	10.91	36	10.51	11.24	38	10.32	11.29	36	12.03	12.57	44	11.52	12.27	46
Common equity tier 1 capital / Total risk-weighted assets .....	14.02	12.64	74	13.45	12.26	78	13.71	12.38	76	13.93	12.17	79	14.22	12.12	81
Net loans and leases / Equity capital (X) .....	4.31	5.47	25	4.91	5.73	34	4.76	5.58	32	4.65	5.21	36	4.78	5.29	40
Cash dividends / Net income .....	22.17	27.22	42	45.77	49.74	47	36.03	42.30	41	29.07	33.12	42	25.20	27.31	35
Cash dividends / Net income (Subchapter S adjusted) .....		-3.51			10.79			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets .....	9.68	9.51	54	21.46	16.67	71	26.29	16.68	79	2.27	9.26	23	2.55	7	31
Equity capital .....	5.29	7.52	49	6.54	6.54	57	8.37	6.99	64	6.94	10.49	47	7.90	7.89	67
Net loans and leases .....	-7.53	-0.66	17	13.28	12.75	58	10.71	9.07	68	4.21	9.10	31	1.10	7.89	16
Noncore funding .....	12.43	-21.64	89	-7.33	-6.57	48	7.98	-12.18	73	4.29	6.59	50	15.90	10.67	67
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital .....	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital .....	90.02	103.15	4	92.86	103.27	6	92.59	102.81	6	88.01	103.22	5	90.58	103.10	4
Cash from ops + noncash items + op expense / Op expense + dividends .....	237.49	155.61	80	147.49	142.45	64	151.74	147.24	65	323.78	190.27	84	161.53	174.91	48

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	422,751	447,932	594,465	646,307	610,316	-5.62	18.66
Income from lease financing receivables.....	16,383	18,089	24,010	22,869	20,354	-9.43	31.83
Fully taxable income on loans and leases.....	427,214	451,817	599,968	645,375	608,226	-5.45	20.13
Tax-exempt income on loans and leases.....	11,920	14,204	18,507	23,801	22,444	-16.08	-8.95
Estimated tax benefit on income on loans and leases.....	4,894	2,816	3,687	4,917	4,917	73.81	-2.45
Income on loans and leases (tax equivalent).....	444,028	468,837	622,162	674,093	635,587	-5.29	18.81
Investment interest income (tax equivalent).....	173,204	164,108	215,247	235,983	237,532	5.54	4.23
Interest on balances due from depository institutions.....	2,108	1,996	2,273	6,706	6,240	5.61	205.95
Interest income on other earning assets.....	32,683	31,861	43,762	19,280	19,621	2.58	191.97
Total interest income (tax equivalent).....	652,023	666,802	883,444	936,062	898,980	-2.22	18.17
Interest on time deposits of \$250K or more .....	1,408	8,031	9,056	22,420	12,794	-82.47	
Interest on time deposits < \$250K.....	1,771	7,522	8,789	10,893	5,079	-76.46	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	5,764	15,492	17,851	39,712	27,803	-62.79	-45.88
Interest on other borrowings and trading liabilities.....	1,117	6,793	7,120	30,367	19,700	-83.56	-79.33
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	0	0		
Total interest expense.....	10,060	37,838	42,816	103,392	65,376	-73.41	-59.28
Net interest income (tax equivalent).....	641,963	628,964	840,628	832,670	833,604	2.07	21.80
Non-interest income.....	458,178	351,854	495,731	530,582	522,786	30.22	27.55
Adjusted operating income (tax equivalent) .....	1,100,141	980,818	1,336,359	1,363,252	1,356,390	12.17	24.13
Overhead expense.....	603,401	588,513	787,309	766,897	738,858	2.53	11.64
Provision for credit losses.....	-59,272	123,559	116,049	50,438	42,694		
Securities gains (losses) .....	0	16,967	21,096	-347	-9,721	-100.00	
Other tax equivalent adjustments .....	-152	0	0	0	0		
Pretax net operating income (tax equivalent).....	556,012	285,587	454,136	545,914	560,400	94.69	73.96
Applicable income taxes .....	111,947	54,209	87,293	109,074	105,949	106.51	21.87
Tax equivalent adjustments .....	18,833	9,689	12,958	14,128	16,237	94.38	-19.12
Applicable income taxes (tax equivalent).....	130,780	63,898	100,251	123,202	122,186	104.67	13.58
Minority interest .....	9,373	-2,479	-172	1,481	4,672		1303.14
Net income before discontinued operations, net of minority interest .....	415,859	224,168	354,057	421,231	433,542	85.51	104.04
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	415,859	224,168	354,057	421,231	433,542	85.51	104.04
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	425,232	221,689	353,885	422,712	438,214	91.81	107.96
Investment securities income (tax equivalent).....	173,204	164,108	215,247	235,983	237,532	5.54	4.23
US Treasury and agency securities (excluding mortgage-backed securities) .....	25,864	15,202	20,715	25,525	27,817	70.14	14.33
Mortgage-backed securities .....	69,924	87,017	109,834	123,805	111,685	-19.64	14.96
All other securities .....	77,416	61,889	84,698	86,653	98,030	25.09	-6.41
Cash dividends declared.....	92,204	102,606	127,568	122,466	109,238	-10.14	27.98
Common .....	92,204	90,640	120,818	113,466	100,238	1.73	41.21
Preferred.....	0	11,966	6,750	9,000	9,000	-100.00	-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.60	2.90	25	3.10	3.35	28	3.01	3.27	27	3.72	4	28	3.63	3.87	31
Less: Interest expense .....	0.04	0.24	4	0.18	0.54	6	0.15	0.48	5	0.41	0.98	10	0.26	0.79	6
Equals: Net interest income (tax equivalent) .....	2.56	2.65	37	2.93	2.80	53	2.87	2.77	51	3.31	3.01	60	3.36	3.08	62
Plus: Non-interest income .....	1.83	1.09	84	1.64	1.21	76	1.69	1.21	78	2.11	1.32	83	2.11	1.31	84
Equals: adjusted operating income (tax equivalent) .....	4.38	3.80	82	4.57	4.06	79	4.56	4.04	79	5.42	4.41	88	5.47	4.46	91
Less: Overhead expense .....	2.40	2.21	66	2.74	2.59	67	2.69	2.57	65	3.05	2.69	72	2.98	2.71	72
Less: Provision for credit losses .....	-0.24	-0.12	24	0.58	0.66	42	0.40	0.51	33	0.20	0.15	69	0.17	0.14	69
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	24	0.08	0.03	85	0.07	0.02	89	0	0.01	20	-0.04	0	4
Plus: other tax equivalent adjustments .....	0	0	6	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	2.22	1.76	81	1.33	0.91	77	1.55	1.04	82	2.17	1.56	92	2.26	1.57	93
Less: Applicable income taxes (tax equivalent) .....	0.52	0.41	79	0.30	0.21	74	0.34	0.23	82	0.49	0.36	86	0.49	0.33	89
Less: Minority interest .....	0.04	0	93	-0.01	0	1	0	0	3	0.01	0	84	0.02	0	91
Equals: Net operating income .....	1.66	1.34	78	1.04	0.70	75	1.21	0.81	80	1.68	1.19	92	1.75	1.24	90
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.66	1.34	79	1.04	0.71	74	1.21	0.82	79	1.68	1.19	92	1.75	1.24	90
Memo: Net income (last four quarters) .....	1.66	1.30	81	1.19	0.81	80	1.21	0.82	79	1.68	1.19	92	1.75	1.24	90
Net income—BHC and noncontrolling (minority) interest .....	1.69	1.35	81	1.03	0.72	74	1.21	0.83	79	1.68	1.20	92	1.77	1.25	90
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	96.78	93.09	88	95.73	92.11	90	95.97	92.32	89	95.61	91.05	91	96.03	91.48	90
Average interest-bearing funds / Average assets .....	55.54	61.98	23	56.47	64.67	19	56.78	64.06	20	61.68	65.57	33	60.28	65.56	28
Interest income (tax equivalent) / Average earning assets .....	2.68	3.12	21	3.24	3.64	24	3.14	3.55	23	3.89	4.41	19	3.78	4.24	19
Interest expense / Average earning assets .....	0.04	0.26	4	0.18	0.58	5	0.15	0.52	4	0.43	1.08	7	0.27	0.86	5
Net interest income (tax equivalent) / Average earning assets .....	2.64	2.85	31	3.06	3.05	45	2.99	3.01	41	3.46	3.33	52	3.50	3.38	48
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.73	4.07	34	3.97	4.35	31	3.91	4.27	30	4.73	5.09	27	4.56	4.95	24
Interest-bearing bank balances .....	0.14	0.13	76	0.31	0.36	44	0.22	0.27	39	1.60	2.04	26	2.39	1.64	90
Federal funds sold and reverse repos .....	3.57	0.25	98	4.62	0.75	94	4.78	0.68	96	2.15	2.44	42	2.27	2.17	66
Trading assets .....	1	0.45	73	2.50	0.65	86	2.07	0.60	82	2.59	0.99	77	2.74	1.11	77
Total earning assets .....	2.61	3.09	18	3.20	3.61	24	3.09	3.51	23	3.84	4.36	19	3.71	4.20	20
Investment securities (tax equivalent) .....	1.79	1.77	53	2.30	2.36	40	2.13	2.25	39	2.75	2.76	51	2.74	2.68	59
US Treasury and agency securities (excluding mortgage-backed securities) .....	4.45	1.23	99	2.30	1.85	72	2.39	1.75	83	2.52	2.32	72	2.31	2.05	71
Mortgage-backed securities .....	1.35	1.55	32	2.08	2.17	34	1.86	2.05	26	2.67	2.61	59	2.64	2.50	69
All other securities .....	1.87	2.85	20	2.43	3.28	16	2.33	3.24	16	3.02	4.06	16	3.08	4.20	26
Interest-bearing deposits .....	0.05	0.22	7	0.20	0.60	6	0.17	0.53	6	0.39	1.10	6	0.24	0.81	5
Time deposits of \$250K or more .....	0.18	0.70	3	1.03	1.53	15	0.87	1.42	11	2.15	1.96	62	1.49	1.44	55
Time deposits < \$250K .....	0.33	0.67	12	1.10	1.47	17	0.99	1.36	19	1.21	1.82	14	0.60	1.29	12
Other domestic deposits .....	0.05	0.16	18	0.17	0.41	10	0.14	0.36	11	0.34	0.93	7	0.24	0.67	9
Foreign deposits .....		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos .....	0.07	0.18	28	0.39	0.71	28	0.31	0.62	25	1.61	1.86	42	1.30	1.51	44
Other borrowed funds and trading liabilities .....	0.19	1.29	16	0.80	1.54	16	0.80	1.50	19	2.07	2.38	30	0.61	2.28	3
All interest-bearing funds .....	0.07	0.38	4	0.31	0.82	7	0.26	0.74	5	0.67	1.49	7	0.44	1.19	6

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018			
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....		458,178		351,854		495,731		530,582		522,786		
Fiduciary activities income .....		134,358		114,155		154,482		150,049		142,862		
Service charges on deposit accounts - domestic .....		71,724		69,063		93,227		95,983		94,517		
Trading revenue.....		14,355		12,667		17,341		11,415		11,339		
Investment banking fees and commissions.....		14,398		19,202		24,137		26,627		23,859		
Insurance activities revenue.....		603		638		903		1,264		1,327		
Venture capital revenue.....		48,972		-13,375		-2,398		11,016		24,703		
Net servicing fees .....		688		-1,828		-2,084		446		747		
Net securitization income .....		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		21,967		9,467		19,695		13,184		13,699		
Other non-interest income.....		151,113		141,865		190,428		220,598		209,733		
Total overhead expenses .....		603,401		588,513		787,309		766,897		738,858		
Personnel expense.....		392,608		383,004		512,987		492,927		468,194		
Net occupancy expense.....		50,417		50,535		66,980		68,507		66,418		
Goodwill impairment losses .....		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		274		333		427		531		649		
Other operating expenses.....		160,102		154,641		206,915		204,932		203,597		
Fee income on mutual funds and annuities.....		5,744		4,591		6,242		7,190		6,890		
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....		3,162,999		3,136,569		3,216,388		2,912,056		2,461,880		
Number of equivalent employees .....		4,565		4,759		4,607		4,819		4,790		
Average personnel expense per employee.....		86		80.48		111.35		102.29		97.74		
Average assets per employee.....		7,329.47		6,017.06		6,363.14		5,216.31		5,172.94		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....	1.25	2.14	45	1.30	2.09	46	1.26	2.02	44	1.36	2.72	42
Overhead expenses / Net Interest Income + non-interest income .....	55.81	58.85	34	60.60	62.06	51	59.49	62.28	42	56.84	61.29	35
<b>Percent of Average Assets</b>												
Total overhead expense .....	2.40	2.21	66	2.74	2.59	67	2.69	2.57	65	3.05	2.69	72
Personnel expense.....	1.56	1.23	82	1.78	1.30	88	1.75	1.30	87	1.96	1.41	90
Net occupancy expense.....	0.20	0.24	30	0.24	0.26	34	0.23	0.26	32	0.27	0.28	50
Other operating expenses.....	0.64	0.72	45	0.72	0.95	34	0.71	0.94	30	0.82	0.97	46
Overhead less non-interest income .....	0.58	1.08	13	1.10	1.27	37	0.99	1.25	32	0.94	1.32	24
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....	54.85	58.34	31	60	61.60	51	58.91	61.82	42	56.25	60.64	36
Personnel expense.....	35.69	32.89	66	39.05	32.31	88	38.39	32.36	86	36.16	32.39	72
Net occupancy expense.....	4.58	6.26	23	5.15	6.55	25	5.01	6.58	24	5.03	6.52	21
Other operating expenses.....	14.58	18.68	17	15.80	22.16	21	15.52	22.28	16	15.07	21.20	12
Total non-interest income .....	41.65	28.20	81	35.87	28.52	69	37.10	28.83	71	38.92	29.23	76
Fiduciary activities income .....	12.21	2.27	94	11.64	2.06	95	11.56	2.09	95	11.01	1.97	94
Service charges on domestic deposit accounts .....	6.52	3.25	91	7.04	3.23	94	6.98	3.27	93	7.04	3.88	89
Trading revenue.....	1.30	0.68	83	1.29	1.37	71	1.30	1.28	72	0.84	1.18	60
Investment banking fees and commissions.....	1.31	2.46	47	1.96	2.59	58	1.81	2.46	56	1.95	3.54	53
Insurance activities revenue.....	0.05	0.38	47	0.07	0.41	51	0.07	0.41	51	0.09	0.47	50
Venture capital revenue.....	4.45	0.03	97	-1.36	0	0	-0.18	0.01	1	0.81	0.02	96
Net servicing fees .....	0.06	0.56	34	-0.19	-0.04	20	-0.16	0.01	20	0.03	0.28	40
Net securitization income .....	0	0.01	43	0	0	46	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	2	3.64	42	0.97	3.74	36	1.47	3.92	42	0.97	1.86	41
Other non-interest income.....	13.74	9.39	78	14.46	9.49	80	14.25	9.65	79	16.18	10.04	82
Overhead less non-interest income .....	13.20	29.67	11	24.13	31.97	25	21.82	31.93	21	17.33	31.06	18
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.13	21.49	34	18.98	18.64	45	19.22	18.63	47	19.98	20.56	44
Applicable income tax + TE / Pretax net operating income + TE .....	23.52	23.11	60	22.37	22.16	47	22.08	21.18	49	22.57	23.23	41

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	7,453,506	7,326,726	7,421,846	6,674,300	6,536,255	1,73	24.14	
Commercial and industrial loans .....	3,147,881	4,173,218	4,091,383	3,413,599	3,030,011	-24.57	5.29	
Loans to individuals .....	2,391,878	2,408,261	2,365,712	2,465,526	2,494,675	-0.68	-1.35	
Loans to depository institutions and acceptances of other banks .....	3,856	34,309	32,212	33,776	29,393	-88.76	607.52	
Agricultural loans .....	101,322	113,694	112,482	117,286	132,723	-10.88	-32.71	
Other loans and leases .....	2,065,990	2,404,202	2,351,095	2,047,139	1,937,935	-14.07	23.57	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	15,164,433	16,460,410	16,374,730	14,751,626	14,160,992	-7.87	14.52	
Less: Allowance for loan and lease losses .....	162,775	236,360	220,834	160,682	159,932	-31.13	5.33	
Net loans and leases .....	15,001,658	16,224,050	16,153,896	14,590,944	14,001,060	-7.53	14.63	
Debt securities that reprice or mature in over 1 year .....	12,712,550	10,218,848	11,243,045	7,165,598	7,174,003	24.40	63.87	
Mutual funds and equity securities .....	7,118	2,803	2,966	2,929	2,585	153.94	-84.84	
Subtotal .....	27,721,326	26,445,701	27,399,907	21,759,471	21,177,648	4.82	32.69	
Interest-bearing bank balances .....	1,889,045	1,172,876	1,747,657	395,952	689,966	61.06	3213.18	
Federal funds sold and reverse repos .....	1,750,000	852,275	850,000	850,000	703,320	105.33	136.99	
Debt securities that reprice or mature within 1 year .....	1,453,106	1,320,213	1,206,219	1,406,028	1,364,037	10.07	-11.07	
Trading assets .....	40,222	25,837	35,378	28,258	27,079	55.68	40.68	
Total earning assets .....	32,853,699	29,816,902	31,239,161	24,439,709	23,962,050	10.18	40.70	
Non-interest-bearing cash and due from depository institutions .....	353,696	365,207	450,686	503,937	534,894	-3.15	-12.86	
Premises, fixed assets, and leases .....	377,476	377,853	371,083	370,637	333,119	-0.10	11.29	
Other real estate owned .....	2,919	2,892	2,919	3,922	5,437	0.93	-34.00	
Investment in unconsolidated subsidiaries .....	1,834	0	18,000	0	0			
Intangible and other assets .....	925,428	906,414	860,799	765,698	668,779	2.10	41.90	
Total assets .....	34,515,052	31,469,268	32,942,648	26,083,903	25,504,279	9.68	39.45	
Quarterly average assets .....	34,395,917	30,502,367	31,354,345	25,528,194	24,974,044	12.76	42.43	
Average loans and leases (YTD) .....	15,885,903	15,753,266	15,912,919	14,241,979	13,945,424	0.84	23.64	
<b>Memoranda</b>								
Loans held-for-sale .....	16,043	39,483	45,089	13,809	20,694	-59.37	68.68	
Loans not held-for-sale .....	15,148,390	16,420,927	16,329,641	14,737,817	14,140,298	-7.75	14.48	
Real estate loans secured by 1–4 family .....	3,294,075	3,362,146	3,411,553	2,979,481	2,796,969	-2.02	21.85	
Commercial real estate loans .....	3,996,749	3,786,114	3,840,577	3,517,122	3,576,847	5.56	27.73	
Construction and land development .....	1,257,846	984,248	1,021,606	875,242	863,649	27.80	59.49	
Multifamily .....	301,734	341,374	301,161	306,577	408,151	-11.61	17.88	
Nonfarm nonresidential .....	2,437,169	2,460,492	2,517,810	2,335,303	2,305,047	-0.95	16.93	
Real estate loans secured by farmland .....	162,682	178,466	169,716	177,697	162,439	-8.84	-5.16	
Total investment securities .....	14,172,774	11,541,864	12,452,230	8,574,555	8,540,625	22.79	50.15	
U.S. Treasury securities .....	784,190	834,946	837,948	851,665	907,542	-6.08	3.79	
US agency securities (excluding mortgage-backed securities) .....	51,941	95,412	54,596	139,388	195,889	-45.56	-88.49	
Municipal securities .....	2,155,076	1,969,145	2,045,099	1,267,927	1,328,038	9.44	17.38	
Mortgage-backed securities .....	7,199,893	6,414,772	7,073,159	4,747,746	4,262,700	12.24	99.95	
Asset-backed securities .....	3,359,915	1,658,579	1,882,243	1,233,489	1,511,614	102.58	39.45	
Other debt securities .....	614,641	566,207	556,219	331,411	332,257	8.55	81.41	
Mutual funds and equity securities .....	7,118	2,803	2,966	2,929	2,585	153.94	-84.84	
Available-for-sale securities .....	14,165,656	11,539,061	12,449,264	8,571,626	8,538,040	22.76	50.08	
U.S. Treasury securities .....	784,190	834,946	837,948	851,665	907,542	-6.08	3.79	
US agency securities (excluding mortgage-backed securities) .....	51,941	95,412	54,596	139,388	195,889	-45.56	-88.49	
Municipal securities .....	2,155,076	1,969,145	2,045,099	1,267,927	1,328,038	9.44	17.38	
Mortgage-backed securities .....	7,199,893	6,414,772	7,073,159	4,747,746	4,262,700	12.24	99.95	
Asset-backed securities .....	3,359,915	1,658,579	1,882,243	1,233,489	1,511,614	102.58	39.45	
Other debt securities .....	614,641	566,207	556,219	331,411	332,257	8.55	81.41	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	138,372	356,714	351,731	136,095	-64,558	-61.21	-38.98	
Available-for-sale securities appreciation (depreciation) .....	0	0	0	0	0			
Structured notes, fair value .....	5,744,519	4,482,364	4,807,737	4,289,232	4,331,101	28.16	43.14	

## Liabilities and Changes in Capital

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Demand deposits .....		3,848,348	3,741,877	3,932,448	2,291,142	2,515,120	2.85	41.78
NOW, ATS and transaction accounts .....		1,827,730	2,260,084	2,033,992	1,770,115	1,827,039	-19.13	72.81
Time deposits less brokered deposits < \$250K .....		659,371	789,065	741,016	894,054	771,440	-16.44	
MMDA and other savings accounts .....		20,854,892	17,709,543	19,135,857	14,462,738	14,341,620	17.76	44.93
Other non-interest-bearing deposits .....		0	0	0	0	0		
Core deposits .....		27,190,341	24,500,569	25,843,313	19,418,049	19,455,219	10.98	44.36
Time deposits of \$250K or more .....		956,404	1,148,451	1,049,989	1,053,210	824,032	-16.72	
Foreign deposits .....		0	0	0	0	0		
Federal funds purchased and repos .....		2,253,753	1,653,064	2,098,383	1,850,772	1,956,390	36.34	51.27
Secured federal funds purchased .....		0	0	0	0	0		
Commercial paper .....		0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....		2	0	14	17	0		
Other borrowings w/remaining maturity over 1 year .....		55	782	788	1,413	951	-92.97	-99.95
Brokered deposits < \$250K .....		0	52,930	53,687	60,748	62,650	-100.00	
Noncore funding .....		3,210,214	2,855,227	3,202,861	2,966,160	2,844,023	12.43	9.58
Trading liabilities .....		4,041	50	103	1,020	7,759	7982.00	40310.00
Subordinated notes and debentures + trust preferred securities .....		0	0	0	0	0		
Other liabilities .....		619,235	807,158	496,399	560,202	260,129	-23.28	45.41
Total liabilities .....		31,023,831	28,163,004	29,542,676	22,945,431	22,567,130	10.16	39.81
<b>Equity Capital</b>								
Perpetual preferred stock (including surplus) .....		0	0	0	144,784	144,784		-100.00
Common stock .....		589,352	563,978	589,352	563,978	559,432	4.50	20.31
Common surplus .....		2,427,544	2,140,410	2,436,288	2,151,464	2,084,824	13.41	81.82
Retained earnings .....		396,655	326,890	73,000	201,562	241,163	21.34	-22.99
Accumulated other comprehensive income .....		159,166	343,435	331,377	110,444	-64,669	-53.65	31.45
Other equity capital components .....		-92,047	-69,050	-32,970	-37,548	-34,236		
Total holding company equity capital .....		3,480,670	3,305,663	3,397,047	3,134,684	2,931,298	5.29	36.21
Noncontrolling (minority) interest in subsidiaries .....		10,551	601	2,925	3,788	5,851	1655.57	95.68
Total equity capital, including minority interest .....		3,491,221	3,306,264	3,399,972	3,138,472	2,937,149	5.59	36.33
Total liabilities and capital .....		34,515,052	31,469,268	32,942,648	26,083,903	25,504,279	9.68	39.45
<b>Memoranda</b>								
Non-interest-bearing deposits .....		11,623,316	10,727,998	10,497,842	6,902,279	6,998,540	8.35	62.84
Interest-bearing deposits .....		16,523,429	14,973,952	16,449,147	13,629,728	13,343,361	10.35	26.75
Total deposits .....		28,146,745	25,701,950	26,946,989	20,532,007	20,341,901	9.51	39.52
Long-term debt that reprices within 1 year .....		0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>								
Equity capital, previous year-end as amended .....		3,397,047	3,134,684	3,134,684	2,931,298	2,716,560		
Accounting restatements .....		0	3,766	3,766	0	30,388		
Net income .....		415,859	224,168	354,057	421,231	433,542		
Net sale of new perpetual preferred stock .....		0	-144,784	-150,000	0	0		
Net sale of new common stock .....		11,572	11,205	16,224	15,205	14,633		
Sale of treasury stock .....		0	0	0	0	0		
Less: Purchase of treasury stock .....		80,052	53,761	54,163	284,904	75,231		
Changes incident to business combinations .....		0	0	0	0	0		
Less: Dividends declared .....		92,204	102,606	127,568	122,466	109,238		
Change in other comprehensive income .....		-172,211	232,991	220,933	175,113	-78,777		
Changes in debit to ESOP liability .....		0	0	0	0	0		
Other adjustments to equity capital .....		659	0	-886	-793	-579		
Holding company equity capital, ending balance .....		3,480,670	3,305,663	3,397,047	3,134,684	2,931,298		

## Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	21.59	36.06	20	23.28	36.66	22	22.53	36.22	22	25.59	37.78	28	25.63	37.19	28
Commercial and industrial loans .....	9.12	11.11	45	13.26	14.40	42	12.42	13.52	45	13.09	12.02	59	11.88	12.85	49
Loans to individuals .....	6.93	3.60	81	7.65	3.57	81	7.18	3.40	81	9.45	4.20	80	9.78	4.31	84
Loans to depository institutions and acceptances of other banks .....	0.01	0.02	80	0.11	0.03	87	0.10	0.03	87	0.13	0.04	85	0.12	0.05	87
Agricultural loans.....	0.29	0.21	72	0.36	0.20	76	0.34	0.19	76	0.45	0.24	79	0.52	0.30	78
Other loans and leases.....	5.99	4.26	69	7.64	4.66	74	7.14	4.63	71	7.85	5.01	73	7.60	5	72
Net loans and leases.....	43.46	58.81	13	51.56	63	17	49.04	61.58	17	55.94	63.77	22	54.90	63.98	22
Debt securities over 1 year.....	36.83	18.32	95	32.47	14.80	96	34.13	15.55	96	27.47	14.60	94	28.13	14.63	94
Mutual funds and equity securities .....	0.02	0.05	48	0.01	0.06	43	0.01	0.05	41	0.01	0.06	45	0.01	0.06	42
Subtotal .....	80.32	78.17	52	84.04	79.07	61	83.17	78.16	65	83.42	79.65	46	83.04	79.97	42
Interest-bearing bank balances .....	5.47	9.37	30	3.73	6.40	33	5.31	7.51	36	1.52	3.06	38	2.71	3.04	57
Federal funds sold and reverse repos .....	5.07	0.53	91	2.71	0.80	87	2.58	0.82	86	3.26	1.57	84	2.76	1.66	84
Debt securities 1 year or less .....	4.21	1.51	90	4.20	1.85	85	3.66	1.68	84	5.39	1.91	88	5.35	1.96	88
Trading assets .....	0.12	0.58	49	0.08	1.04	42	0.11	1.01	42	0.11	1.19	42	0.11	1.33	50
Total earning assets.....	95.19	91.57	89	94.75	90.87	90	94.83	91.05	92	93.70	89.53	89	93.95	89.74	88
Non-interest cash and due from depository institutions.....	1.02	0.99	50	1.16	1.03	59	1.37	1.07	76	1.93	1.14	93	2.10	1.21	94
Other real estate owned.....	0.01	0.01	53	0.01	0.03	38	0.01	0.02	43	0.02	0.03	42	0.02	0.04	46
All other assets.....	3.79	7.39	7	4.09	8.03	6	3.80	7.82	4	4.37	9.27	5	3.95	8.98	5
<b>Memoranda</b>															
Short-term investments .....	14.75	12.31	66	10.63	10.21	65	11.55	11.17	62	10.17	7.63	73	10.81	7.80	75
U.S. Treasury securities.....	2.27	1.18	77	2.65	0.91	80	2.54	0.84	82	3.27	1.03	81	3.56	1.04	86
US agency securities (excluding mortgage-backed securities) .....	0.15	0.75	38	0.30	0.59	48	0.17	0.63	42	0.53	0.54	62	0.77	0.69	66
Municipal securities .....	6.24	1.70	89	6.26	1.60	90	6.21	1.69	89	4.86	1.34	89	5.21	1.62	87
Mortgage-backed securities .....	20.86	13.46	81	20.38	11.20	90	21.47	11.75	89	18.20	11.44	83	16.71	11.13	82
Asset-backed securities .....	9.73	0.47	99	5.27	0.31	96	5.71	0.32	96	4.73	0.28	96	5.93	0.33	97
Other debt securities .....	1.78	0.51	85	1.80	0.40	90	1.69	0.42	88	1.27	0.39	84	1.30	0.41	85
Loans held-for-sale.....	0.05	0.50	31	0.13	0.52	34	0.14	0.52	33	0.05	0.39	28	0.08	0.30	39
Loans held for investment .....	43.89	58.34	15	52.18	63.22	18	49.57	61.72	18	56.50	63.50	23	55.44	63.93	24
Real estate loans secured by 1–4 family .....	9.54	11.57	39	10.68	12.28	42	10.36	11.91	44	11.42	13.29	40	10.97	13.46	39
Revolving .....	0.84	1.44	39	1.07	1.72	41	0.97	1.66	38	1.38	2.07	45	1.51	2.27	43
Closed-end, secured by first liens .....	8.50	9.73	45	9.35	10.10	47	9.15	9.81	49	9.67	10.69	45	9.06	10.57	43
Closed-end, secured by junior liens .....	0.20	0.19	69	0.27	0.24	66	0.24	0.22	67	0.38	0.28	71	0.39	0.31	68
Commercial real estate loans .....	11.58	22.35	23	12.03	22.30	27	11.66	22.22	26	13.48	22.23	31	14.02	21.58	34
Construction and land development .....	3.64	3.40	57	3.13	3.47	51	3.10	3.40	52	3.36	3.44	53	3.39	3.51	53
Multifamily.....	0.87	3.32	19	1.08	3.10	25	0.91	3.12	21	1.18	3.01	30	1.60	2.72	42
Nonfarm nonresidential .....	7.06	14.65	22	7.82	14.72	27	7.64	14.72	27	8.95	14.69	32	9.04	14.44	32
Real estate loans secured by farmland.....	0.47	0.35	71	0.57	0.33	76	0.52	0.33	74	0.68	0.36	77	0.64	0.41	76

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	49.15	60.51	27	44.51	56.15	26	45.32	57.15	26	45.24	57.46	30	46.16	56.49	35
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	21.72	20	54	20.43	19.51	52	20.83	19.43	52	20.20	20.75	47	19.75	21.10	42
Real estate loans secured by 1–4 family.....	1.92	2.47	45	2.04	2.66	45	1.94	2.64	44	2.43	3.15	45	2.72	3.50	44
Revolving .....	19.81	17.35	64	18.39	16.64	61	18.89	16.59	62	17.77	17.39	55	17.03	17.39	50
Closed-end.....	26.36	37.13	30	23	33.63	28	23.45	34.63	27	23.84	33.52	33	25.26	32.14	40
Construction and land development.....	8.29	5.69	73	5.98	5.18	62	6.24	5.26	62	5.93	5.09	61	6.10	5.20	58
1–4 family.....	0.68	1.19	51	0.70	0.94	53	0.58	0.93	50	0.87	0.94	58	0.87	1.02	56
Other.....	7.61	4.46	79	5.28	4.09	65	5.66	4.19	68	5.06	4.02	66	5.23	4.05	65
Multifamily.....	1.99	5.41	25	2.07	4.78	28	1.84	4.96	21	2.08	4.69	33	2.88	4.10	43
Nonfarm nonresidential .....	16.07	24.45	30	14.95	22.19	31	15.38	22.93	29	15.83	22.15	35	16.28	21.40	38
Owner-occupied.....	7.28	8.31	48	6.53	7.46	46	6.92	7.68	48	7.01	7.72	50	7.25	8.03	48
Other.....	8.79	15.83	27	8.42	14.52	30	8.46	14.95	27	8.82	14.34	31	9.03	13.38	33
Real estate loans secured by farmland.....	1.07	0.61	75	1.08	0.52	77	1.04	0.54	77	1.20	0.55	78	1.15	0.63	77
Loans to depository institutions and acceptances of other banks.....	0.03	0.03	81	0.21	0.06	88	0.20	0.06	88	0.23	0.11	84	0.21	0.12	87
Commercial and industrial loans .....	20.76	19.45	59	25.35	22.98	64	24.99	22.17	65	23.14	19.53	65	21.40	20.32	62
Loans to individuals .....	15.77	6.58	79	14.63	6.23	81	14.45	6.13	81	16.71	7.13	82	17.62	7.36	83
Credit card loans .....	3.76	0.51	91	3.94	0.63	91	4	0.65	91	5.19	0.81	91	5.75	1.02	90
Agricultural loans.....	0.67	0.38	78	0.69	0.31	79	0.69	0.32	78	0.80	0.37	80	0.94	0.46	79
Other loans and leases.....	13.62	8.42	74	14.61	9.11	74	14.36	9.09	72	13.88	9.85	73	13.69	9.66	73
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	222.60	383.43	18	239.01	387.92	22	235.62	381.27	22	218.76	391.26	24	216.36	379.80	24
Real estate loans secured by 1–4 family.....	98.38	124.74	38	109.68	130.23	42	108.31	125.03	42	97.66	138.18	36	92.59	137.84	33
Revolving .....	8.68	15.53	37	10.93	18.32	39	10.11	17.42	39	11.76	21.26	34	12.77	23.33	37
Closed-end.....	89.70	107.54	43	98.75	110.40	45	98.20	106.14	49	85.89	115.20	37	79.81	112.79	34
Commercial real estate loans .....	119.36	238.58	22	123.51	237.16	26	121.93	234.65	25	115.28	229.44	29	118.40	219.72	32
Construction and land development.....	37.57	36.07	56	32.11	36.48	48	32.43	35.62	51	28.69	34.95	50	28.59	35.36	49
1–4 family.....	3.10	7.44	46	3.75	6.64	47	3.01	6.34	46	4.21	6.61	50	4.08	7.04	48
Other.....	34.47	28.34	60	28.36	28.60	51	29.43	28.16	54	24.47	27.32	49	24.50	27.26	48
Multifamily.....	9.01	35.29	18	11.14	32.93	24	9.56	32.74	20	10.05	31.04	26	13.51	27.85	37
Nonfarm nonresidential .....	72.79	156.30	23	80.27	156.60	26	79.93	155.06	25	76.54	152.10	29	76.30	147.22	31
Owner-occupied.....	32.96	52.63	34	35.07	52.43	34	35.98	52.37	36	33.91	53.07	37	33.98	54.89	36
Other.....	39.83	100.99	17	45.20	101.87	29	43.95	100.54	27	42.63	97.41	26	42.32	91.80	28
Real estate loans secured by farmland.....	4.86	3.67	70	5.82	3.43	75	5.39	3.44	73	5.82	3.60	75	5.38	4.02	72
Loans to depository institutions and acceptances of other banks.....	0.12	0.20	79	1.12	0.31	86	1.02	0.28	86	1.11	0.44	84	0.97	0.54	87
Commercial and industrial loans .....	94.01	116.17	43	136.14	150.16	40	129.89	139.91	45	111.88	122.02	50	100.30	128.82	41
Loans to individuals .....	71.43	36.56	78	78.56	36.83	79	75.10	37.47	78	80.81	43.51	75	82.58	42.67	78
Credit card loans .....	17.02	2.58	91	21.14	3.28	91	20.80	3.30	90	25.07	4.34	91	26.95	5.31	90
Agricultural loans.....	3.03	2.03	73	3.71	1.99	76	3.57	1.88	78	3.84	2.18	79	4.39	2.72	77
Other loans and leases.....	61.70	47.63	68	78.43	49.92	73	74.64	49.54	71	67.10	52.44	64	64.15	51.79	63
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	19.82	29.25	28	17.09	26.62	26	17.16	27.32	25	17.47	26.45	30	18.63	24.79	36
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	89.74	187.63	19	91.74	186.45	23	89.22	183.76	21	84.45	178.57	24	87.31	167.93	27
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	122.70	244.92	20	126.81	243.47	24	125.19	240.85	23	118.36	236.10	28	121.29	225.98	29

## Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	14.75	12.31	66	10.63	10.21	65	11.55	11.17	62	10.17	7.63	73	10.81	7.80	75
Liquid assets .....	31.42	29.12	55	29.96	24.65	70	32.45	26.22	71	25.71	22.44	69	27.40	22.72	74
Investment securities .....	41.06	20.37	96	36.68	17.19	95	37.80	17.85	97	32.87	16.99	94	33.49	17.27	93
Net loans and leases .....	43.46	58.81	13	51.56	63	17	49.04	61.58	17	55.94	63.77	22	54.90	63.98	22
Net loans, leases and standby letters of credit .....	44.86	59.61	12	52.82	63.89	15	50.34	62.48	15	57.49	64.84	23	56.38	65.07	21
Core deposits .....	78.78	75.52	52	77.86	69.20	69	78.45	70.67	69	74.44	63.09	72	76.28	62.13	84
Noncore funding .....	9.30	10.15	58	9.07	15.53	38	9.72	14.13	44	11.37	19.36	30	11.15	21.34	23
Time deposits of \$250K or more .....	2.77	1.67	79	3.65	2.35	75	3.19	2.11	73	4.04	2.94	70	3.23	2.89	63
Foreign deposits .....	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos .....	6.53	1.19	91	5.25	1.44	88	6.37	1.47	90	7.10	1.94	88	7.67	1.97	89
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	1.46	0.54	79	2.54	0.59	88	3.79	0.54	92	3.84	0.48	92	4.91	0.54	95
Commercial paper .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	0	0.88	24	0	1.75	4	0	1.24	14	0	3.01	4	0	3.67	2
Earning assets that reprice within 1 year .....	38.06	38.80	45	38.73	38.76	47	37.49	39.38	44	42.15	39.29	57	42.70	40.29	57
Interest-bearing liabilities that reprice within 1 year .....	3.89	6.64	33	5.70	8.86	37	5.05	8.20	40	6.75	10.19	28	5.16	10.01	25
Long-term debt that reprices within 1 year .....	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year .....	34.16	30.83	53	33.03	27.76	58	32.44	29.11	55	35.41	26.63	73	37.54	27.38	74
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-6.79	-3.31	39	-1.85	6.19	26	-2.19	3.20	37	1.44	14.45	16	0.41	16.62	9
Net short-term noncore funding dependence .....	-7.34	-9.17	49	-2.09	-2.71	44	-2.33	-4.76	56	1.04	3.38	34	-0.10	4.66	21
Short-term investment / Short-term noncore funding .....	166.52	304.29	36	119.80	149.65	54	120.20	184.19	41	92.13	77.77	66	100.76	66.46	78
Liquid assets - short-term noncore funding / Nonliquid assets .....	32.89	36.72	48	30.11	24.47	67	33.81	28.18	63	19.76	16.97	63	22.96	16.04	73
Net loans and leases / Total deposits .....	53.30	73.05	11	63.12	82.06	12	59.95	79.43	12	71.06	90.31	15	68.83	90.08	13
Net loans and leases / Core deposits .....	55.17	78.83	9	66.22	92.26	10	62.51	88.34	10	75.14	103.93	8	71.97	105	8
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.50			1.73			1.57			0.72			-0.82		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	4.34	1.06	93	12.50	4.54	93	11.92	4.31	94	4.71	1.36	94	-2.26	-1.98	41
Structured notes appreciation (depreciation) / Tier 1 capital .....	0			0			0.02			0			-0.05		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	0	13.65	14	0	11.41	16	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities .....	99.95	84.59	86	99.98	86.72	84	99.98	87.23	86	99.97	85.40	88	99.97	81.88	91
U.S. Treasury securities .....	5.53	6.01	69	7.23	5.26	74	6.73	4.72	74	9.93	6.15	74	10.63	6.99	72
US agency securities (excluding mortgage-backed securities) .....	0.37	4.24	31	0.83	3.94	41	0.44	4.01	32	1.63	3.49	50	2.29	4.02	56
Municipal securities .....	15.21	8.38	72	17.06	9.87	74	16.42	9.83	75	14.79	7.75	76	15.55	9.16	69
Mortgage-backed securities .....	50.80	66.09	23	55.58	66.61	32	56.80	66.64	35	55.37	67.43	29	49.91	65.45	22
Asset-backed securities .....	23.71	2.45	95	14.37	1.91	93	15.12	1.91	92	14.39	1.66	94	17.70	2.05	94
Other debt securities .....	4.34	3.01	68	4.91	2.93	78	4.47	3.01	72	3.87	2.94	74	3.89	2.79	72
Mutual funds and equity securities .....	0.05	0.29	39	0.02	0.38	36	0.02	0.35	35	0.03	0.40	36	0.03	0.42	35
Debt securities 1 year or less .....	10.25	8.18	67	11.44	11.25	62	9.69	10.55	57	16.40	11.86	73	15.97	11.91	72
Debt securities 1 to 5 years .....	25.20	17.39	72	21.77	17.70	62	22.85	17.03	66	23.54	17.94	64	24.26	19.18	68
Debt securities over 5 years .....	64.49	72.07	32	66.77	68.10	43	67.44	69.86	42	60.03	66.02	36	59.74	64.73	34
Pledged securities .....	40.53	33.37	61	38.84	37.16	53	38.61	35.67	51	50.02	30.57	76	50.71	33.30	72
Structured notes, fair value .....	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	52.22	64.27	56	26.88	124.80	29	43.44	183.32	31	-3.82	26.69	34	8.75	6.77	56
Investment securities .....	22.79	32.48	46	33.23	20.30	74	45.22	23.62	80	0.40	11.75	28	-2.66	9.42	23
Core deposits .....	10.98	16.96	24	28.02	26	67	33.09	26.88	76	-0.19	11.23	6	-0.21	7.29	17
Noncore funding .....	12.43	-21.64	89	-7.33	-6.57	48	7.98	-12.18	73	4.29	6.59	50	15.90	10.67	67

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			13,005,326	11,186,430	11,170,369
Commit: Secured commercial real estate loans .....	1,544,402	1,383,698	1,497,951	1,217,972	995,389
Commit: Unsecured real estate loans .....	27,594	34,499	33,425	70,701	72,989
Credit card lines (reported semiannually, June/Dec) .....	0		4,972,104	5,063,166	5,328,502
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	480,215	397,297	430,226	404,568	378,730
Commercial and similar letters of credit .....	2,460	30,406	3,117	7,050	13,774
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	268,097	272,808	288,712	208,922	87,432
Credit derivatives - notional amount (holding company as beneficiary) .....	104,564	92,803	92,458	107,304	56,028
Credit derivative contracts w/ purchased credit protection-investment grade .....	348,665	118,014	325,537	254,535	117,653
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	23,996	247,237	55,633	61,691	25,807
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	43,987	73,951	89,000	19,443	22,268
Written options contracts (interest rate) .....	136,822	117,059	119,057	43,413	45,626
Purchased options contracts (interest rate) .....	92,588	556,747	51,514	1,529,658	1,031,081
Interest rate swaps .....	2,236,974	2,425,837	2,367,017	2,606,181	2,006,280
Futures and forward foreign exchange .....	7,566	6,638	4,776	8,536	3,715
Written options contracts (foreign exchange) .....	0	1,328	1,327	1,200	1,246
Purchased options contracts (foreign exchange) .....	0	1,327	1,328	1,200	1,245
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....						39.48	22.01	89	42.89	23.52	88	43.80	24.05	88	
Standby letters of credit .....	1.39	0.66	86	1.26	0.72	82	1.31	0.71	85	1.55	0.84	83	1.48	0.92	79
Commercial and similar letters of credit .....	0.01	0.02	59	0.10	0.02	90	0.01	0.02	61	0.03	0.02	75	0.05	0.02	78
Securities lent .....	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.78	0.24	82	0.87	0.39	82	0.88	0.35	82	0.80	0.42	78	0.34	0.52	74
Credit derivatives - notional amount (holding company as beneficiary) .....	0.30	0.18	75	0.29	0.33	73	0.28	0.30	73	0.41	0.52	78	0.22	0.75	77
Credit derivative contracts w/ purchased credit protection-investment grade .....	1.01	0.18	87	0.38	0.24	79	0.99	0.25	86	0.98	0.30	85	0.46	0.52	84
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0.07	0.13	76	0.79	0.35	85	0.17	0.30	75	0.24	0.45	80	0.10	0.69	76
Derivative contracts .....	7.30	47.31	26	10.11	51.49	27	8	48.62	23	16.14	68.47	40	12.20	65.81	36
Interest rate contracts .....	7.27	35.15	28	10.08	36.10	29	7.97	34.36	25	16.10	47.31	42	12.18	43.84	39
Interest rate futures and forward contracts .....	0.13	4.39	37	0.23	8.89	38	0.27	6.21	37	0.07	10.67	30	0.09	11.40	36
Written options contracts (interest rate) .....	0.40	1.69	46	0.37	2.33	36	0.36	2.18	34	0.17	2.47	31	0.18	2.16	36
Purchased options contracts (interest rate) .....	0.27	1.29	61	1.77	1.45	77	0.16	1.46	52	5.86	2.65	82	4.04	2.32	82
Interest rate swaps .....	6.48	20.27	33	7.71	20.71	33	7.19	20.83	31	9.99	28.86	36	7.87	26.74	35
Foreign exchange contracts .....	0.02	6.12	56	0.03	5.79	54	0.02	6.01	53	0.04	10.12	51	0.02	10.92	47
Futures and forward foreign exchange contracts .....	0.02	3.76	58	0.02	3.70	56	0.01	3.47	53	0.03	5.23	51	0.01	5.22	47
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.03	80	0	0.03	80	0	0.05	80	0	0.14	78
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	81	0	0.04	80	0	0.08	80	0	0.13	78
Foreign exchange rate swaps .....	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....							81.73	42.82	83	78.55	45.53	80	80.10	44.93	84

**Derivative Instruments**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	2,517,937	3,182,887	2,634,019	4,209,631	3,111,461
Interest rate contracts .....	2,510,371	3,173,594	2,626,588	4,198,695	3,105,255
Foreign exchange contracts.....	7,566	9,293	7,431	10,936	6,206
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	51,553	80,589	93,776	27,979	25,983
Written options .....	136,822	118,387	120,384	44,613	46,872
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	136,822	118,387	120,384	44,613	46,872
Purchased options .....	92,588	558,074	52,842	1,530,858	1,032,326
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	92,588	558,074	52,842	1,530,858	1,032,326
Swaps .....	2,236,974	2,425,837	2,367,017	2,606,181	2,006,280
Held for trading.....	7,566	9,293	7,431	10,936	6,206
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	7,566	9,293	7,431	10,936	6,206
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	2,510,371	3,173,594	2,626,588	4,198,695	3,105,255
Interest rate contracts .....	2,510,371	3,173,594	2,626,588	4,198,695	3,105,255
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	2,758,410	3,108,973	2,930,374	3,011,951	2,229,274
One year or less .....	288,487	264,797	382,727	191,743	112,380
Over 1 year to 5 years .....	1,492,179	1,778,813	1,549,620	1,416,712	915,792
Over 5 years .....	977,744	1,065,363	998,027	1,403,496	1,201,102
Gross negative fair value (absolute value) .....	12,183	19,185	17,974	9,989	13,328
Gross positive fair value.....	54,952	147,410	89,673	105,534	41,163
Held for trading.....	108	32	57	97	20
Non-traded.....	54,844	147,378	89,616	105,437	41,143
Current credit exposure on risk-based capital derivative contracts .....	53,411	134,780	86,555	97,111	37,682
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	99.70	94.10	45	99.71	94.62	47	99.72	94.10	48	99.74	93.44	54	99.80	92.91	59
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0.30	3.22	60	0.29	3.07	58	0.28	3.49	57	0.26	3.20	50	0.20	3.39	45
Foreign exchange contracts .....	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Equity, commodity, and other contracts .....	2.05	12.59	37	2.53	14.59	29	3.56	14.05	35	0.66	13.49	18	0.84	12.78	20
Futures and forwards .....	5.43	7.18	58	3.72	8.60	43	4.57	8.18	50	1.06	5.91	26	1.51	6.60	32
Written options .....	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Exchange-traded .....	5.43	6.91	59	3.72	8.13	46	4.57	7.73	53	1.06	5.10	28	1.51	5.49	36
Over-the-counter .....	3.68	3.41	64	17.53	3.51	93	2.01	3.42	60	36.37	4.42	95	33.18	4.19	96
Purchased options .....	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Exchange-traded .....	3.68	3.01	67	17.53	2.98	94	2.01	2.86	64	36.37	3.35	95	33.18	3.20	97
Over-the-counter .....	88.84	71.71	63	76.21	67.37	51	89.86	68.76	67	61.91	69.75	34	64.48	70.34	35
Swaps .....	0.30	40.70	42	0.29	43.02	38	0.28	43.53	38	0.26	44.16	37	0.20	46.31	36
Held for trading .....	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Interest rate contracts .....	0.30	1.55	71	0.29	1.45	69	0.28	1.60	67	0.26	1.60	63	0.20	1.85	59
Foreign exchange contracts .....	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	99.70	59.30	57	99.71	56.98	61	99.72	56.47	61	99.74	55.84	62	99.80	53.69	63
Interest rate contracts .....	99.70	56.22	70	99.71	54.32	72	99.72	53.82	72	99.74	52.22	75	99.80	50.60	75
Foreign exchange contracts .....	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	109.55	91.91	93	97.68	90.28	60	111.25	91.48	91	71.55	93.86	12	71.65	94.47	12
One year or less .....	11.46	27.90	38	8.32	31.66	30	14.53	32.05	42	4.55	32.17	20	3.61	32.51	17
Over 1 year to 5 years .....	59.26	29.78	92	55.89	27.15	90	58.83	27.06	92	33.65	30.45	56	29.43	31.16	47
Over 5 years .....	38.83	29.19	61	33.47	28.15	60	37.89	29.56	60	33.34	28.09	58	38.60	28.71	63
Gross negative fair value (absolute value) .....	0.48	1.18	26	0.60	1.65	34	0.68	1.55	35	0.24	0.83	25	0.43	0.72	27
Gross positive fair value .....	2.18	1.59	77	4.63	2.48	90	3.40	2.23	77	2.51	1.19	91	1.32	0.85	84
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.05	21	0.01	0.07	23	0.01	0.07	22	0	0.06	20	0	0.06	30
Gross positive fair value (X) .....	0.02	0.06	31	0.05	0.10	43	0.03	0.09	33	0.04	0.07	58	0.01	0.06	47
Held for trading (X) .....	0	0.05	44	0	0.07	41	0	0.07	39	0	0.06	37	0	0.05	38
Non-traded (X) .....	0.02	0.01	72	0.05	0.02	84	0.03	0.02	79	0.04	0.01	89	0.01	0.01	81
Current credit exposure (X) .....	0.02	0.05	40	0.05	0.07	49	0.03	0.06	39	0.03	0.05	60	0.01	0.04	58
Credit losses on derivative contracts .....	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.23	0.59	45	0.64	0.91	52	0.40	0.85	40	0.49	0.73	66	0.20	0.53	60

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018			
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>												
Beginning balance .....		220,834		160,682		160,682		159,932		159,532		
Gross losses .....		28,386		36,286		50,047		61,880		55,821		
Write-downs, transfers to loans held-for-sale .....		0		0		0		0		0		
Recoveries .....		14,076		9,444		15,189		12,192		13,527		
Net losses .....		14,310		26,842		34,858		49,688		42,294		
Provision for loan and lease losses .....		-43,749		123,559		116,049		50,438		42,694		
Adjustments .....		0		-21,039		-21,039		0		0		
Ending balance .....		162,775		236,360		220,834		160,682		159,932		
Memo: Allocated transfer risk reserve (ATTRR) .....		0		0		0		0		0		
<b>Analysis Ratios</b>												
Provision for loan and lease losses / Average assets .....	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	-0.17	-0.12	30	0.58	0.66	42	0.40	0.51	34	0.20	0.15	69
	-0.37	-0.21	27	1.05	1.06	56	0.73	0.82	49	0.35	0.24	75
	-305.72	-65.12	26	460.32	587.54	56	332.92	487.86	50	101.51	130.58	30
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.07	1.32	29	1.44	1.58	46	1.35	1.58	37	1.09	0.83	80
Allowance for loan and lease losses / Total loans and leases .....	1.07	1.30	30	1.44	1.55	48	1.35	1.55	38	1.09	0.81	80
Allowance for loan and lease losses / Net loans and leases losses (X) .....	8.53	17.40	39	6.60	11.29	48	6.34	11.58	45	3.23	8.03	36
Allowance for loan and lease losses / Nonaccrual assets .....	1,561.99	330.05	95	472.58	301.93	82	832.08	299.17	92	713.92	218.72	92
ALLL / 90+ days past due + nonaccrual loans and leases .....	778.19	271.93	93	432.05	249.38	83	453.18	244.34	85	534.20	151.73	95
Gross loan and lease losses / Average loans and leases .....	0.24	0.20	66	0.31	0.35	58	0.31	0.34	58	0.43	0.28	78
Recoveries / Average loans and leases .....	0.12	0.08	74	0.08	0.07	67	0.10	0.07	72	0.09	0.08	62
Net losses / Average loans and leases .....	0.12	0.12	57	0.23	0.28	54	0.22	0.27	54	0.35	0.21	78
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	44	0	0	40
Recoveries / Prior year-end losses .....	28.13	25.09	65	15.26	24.77	30	24.55	33.98	39	21.84	36.22	28
Earnings coverage of net loan and lease losses (X) .....	34.48	26.30	66	14.88	20.97	57	15.99	22.91	58	11.72	24.40	45
<b>Net Loan and Lease Losses By Type</b>												
Real estate loans .....	0	0.02	41	-0.01	0.04	15	-0.01	0.04	12	0	0.01	42
Real estate loans secured by 1–4 family .....	0	-0.01	70	-0.02	0.01	22	-0.02	0.01	27	0.01	0.01	55
Revolving .....	0.01	-0.07	76	-0.06	0.01	19	-0.05	0.01	18	0.06	0.02	71
Closed-end .....	0	-0.01	62	-0.01	0.01	25	-0.01	0	28	0	0	50
Commercial real estate loans .....	0	0.04	29	0	0.06	17	0	0.07	11	-0.01	0.01	20
Construction and land development .....	0	0.01	64	0	0	47	0	0	50	-0.01	-0.01	33
1–4 family .....	0	0	57	0	0	59	0	0	59	0	0	55
Other .....	0	0.01	63	0	0	41	0	0	41	-0.01	-0.01	31
Multifamily .....	0	0.01	52	0	0	58	0	0	58	0	0	56
Nonfarm nonresidential .....	0	0.05	26	0	0.08	7	0	0.11	6	-0.01	0.02	20
Owner-occupied .....	0	0.01	28	0	0.02	9	0	0.02	8	-0.01	0.01	15
Other .....	0	0.04	37	0	0.05	30	0	0.08	24	0	0.01	40
Real estate loans secured by farmland .....	-0.05	-0.01	12	0	0.04	46	0	0.02	46	0.03	0.01	84
Commercial and industrial loans .....	-0.20	0.19	3	0.12	0.46	26	0.10	0.47	21	0.04	0.37	13
Loans to individuals .....	1.04	0.72	72	1.29	1.25	67	1.29	1.13	70	1.79	1.17	74
Credit card loans .....	3.99	2.27	85	4.12	3.33	64	3.97	2.92	72	4.63	3.11	79
Agricultural loans .....	0	0.02	24	0	0.11	12	0	0.19	11	0.08	0.08	73
Loans to foreign governments and institutions .....		0			0			0		0		0
Other loans and leases .....	0.03	0.09	55	0.02	0.14	46	0.03	0.15	50	0.21	0.15	72

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases.....		32,586		69,503		50,834		80,100		72,687
90+ days past due loans and leases .....		10,496		14,436		22,190		19,859		16,658
Nonaccrual loans and leases.....		10,421		40,270		26,540		10,220		12,536
Total past due and nonaccrual loans and leases.....		53,503		124,209		99,564		110,179		101,881
Restructured 30–89 days past due .....		857		2,529		1,072		2,131		1,296
Restructured 90+ days past due .....		545		346		963		1,224		720
Restructured nonaccrual .....		7,866		8,513		9,889		7,938		9,758
Total restructured loans and leases .....		9,268		11,388		11,924		11,293		11,774
30–89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale .....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance .....		120,590		61,773		128,704		68,156		64,066
Other real estate owned.....		2,919		2,892		2,919		3,922		5,437
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual.....		0		9,745		0		12,287		16,874
Total other assets past due and nonaccrual.....		0		9,745		0		12,287		16,874
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases.....	0.21	0.29	47	0.42	0.37	68	0.31	0.39	49	0.54
90+ days past due loans and leases .....	0.07	0.09	68	0.09	0.13	64	0.14	0.12	72	0.13
Nonaccrual loans and leases.....	0.07	0.54	6	0.24	0.66	12	0.16	0.66	7	0.07
90+ days past due and nonaccrual loans and leases.....	0.14	0.68	7	0.33	0.84	13	0.30	0.85	10	0.20
30–89 days past due restructured.....	0.01	0.01	66	0.02	0.01	77	0.01	0.01	58	0.01
90+ days past due restructured .....	0	0	78	0	0.01	73	0.01	0.01	82	0.01
Nonaccrual restructured.....	0.05	0.12	37	0.05	0.14	32	0.06	0.13	37	0.05
30–89 days past due loans held for sale .....	0	0	39	0	0	40	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	40	0	0	41	0
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0.01	38	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.21	0.29	47	0.42	0.37	68	0.31	0.40	49	0.54
90+ days past due assets .....	0.07	0.09	68	0.09	0.13	64	0.14	0.12	72	0.13
Nonaccrual assets .....	0.07	0.55	6	0.30	0.67	19	0.16	0.67	7	0.15
30+ days past due and nonaccrual assets .....	0.35	1	9	0.81	1.25	32	0.61	1.29	17	0.83
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.06	0.40	6	0.20	0.52	14	0.15	0.52	10	0.16
90+ days past due and nonaccrual assets + other real estate owned .....	0.07	0.42	6	0.21	0.55	12	0.16	0.55	10	0.18
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.39	0.48	44	0.34	0.61	26	0.49	0.60	41	0.33
Allowance for loan and lease losses .....	83.14	67.85	72	45.61	66.38	35	72.54	66.66	65	53.31
Equity capital + allowance for loan and lease losses .....	3.71	4.12	48	3.04	5.10	29	4.43	4.97	48	2.60
Tier 1 capital + allowance for loan and lease losses.....	4.04	4.89	42	3.49	6.26	22	5.05	6.05	41	2.81
Loans and leases + other real estate owned .....	0.89	0.82	59	0.65	0.98	32	0.98	0.97	57	0.58

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.09	0.25	26	0.42	0.35	64	0.23	0.39	35	0.37	0.38	61	0.26	0.42	30
	90+ days past due .....		0.05	0.12	63	0.05	0.17	57	0.05	0.16	59	0.08	0.16	63	0.03	0.22	46
	Nonaccrual.....		0.03	0.60	6	0.04	0.70	3	0.05	0.76	6	0.04	0.46	7	0.05	0.57	6
Commercial and industrial	30–89 days past due .....		0.05	0.24	17	0.12	0.24	41	0.05	0.23	16	0.28	0.31	58	0.32	0.30	64
	90+ days past due .....		0.01	0.02	64	0.06	0.03	81	0.08	0.03	83	0.02	0.05	55	0.02	0.05	52
	Nonaccrual.....		0.17	0.65	16	0.81	0.80	55	0.47	0.75	39	0.10	0.83	14	0.14	0.76	11
Individuals	30–89 days past due .....		0.93	0.60	76	1.31	0.74	84	1.33	0.83	81	1.75	0.83	86	1.83	0.84	89
	90+ days past due .....		0.26	0.08	82	0.35	0.11	83	0.63	0.14	90	0.55	0.17	84	0.57	0.16	86
	Nonaccrual.....		0	0.17	9	0	0.24	8	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans	30–89 days past due .....		0	0.03	44	0	0.01	45	0	0	46	0	0	47	0	0	47
	90+ days past due .....		0	0	47	0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0	0	47	0	0	49	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due .....		1.36	0.11	97	0.19	0.15	68	0.12	0.17	68	1.80	0.24	93	0.03	0.17	57
	90+ days past due .....		0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.51	25	0	0.72	23	0	0.49	24	0.03	0.67	46	0.11	0.75	51
Foreign governments	30–89 days past due .....			0			3.73			0			0.07			0.01	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due .....		0.01	0.11	43	0.08	0.14	60	0.01	0.18	40	0.03	0.20	40	0.03	0.17	39
	90+ days past due .....		0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.14	0.13	69	0.15	0.19	65	0.15	0.15	68	0.20	0.13	73	0.24	0.14	77

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.15	0.36	32	0.24	0.51	34	0.27	0.65	23	0.32	0.67	23	0.29	0.71	18
	90+ days past due .....	0.12	0.25	69	0.10	0.36	60	0.11	0.33	63	0.07	0.31	56	0.07	0.46	50
	Nonaccrual .....	0.05	0.76	6	0.06	0.91	4	0.05	0.89	5	0.06	0.73	3	0.07	0.86	5
Revolving	30–89 days past due .....	0.41	0.33	63	0.37	0.40	54	0.87	0.48	81	0.49	0.45	54	0.23	0.50	26
	90+ days past due .....	0.29	0.03	92	0.12	0.02	86	0.12	0.03	85	0.07	0.05	74	0.18	0.05	86
	Nonaccrual .....	0	1.05	6	0	1.28	4	0	1.13	5	0	1	5	0	1.17	4
Closed-end	30–89 days past due .....	0.13	0.36	34	0.23	0.52	33	0.21	0.65	20	0.30	0.70	24	0.30	0.75	20
	90+ days past due .....	0.10	0.27	70	0.10	0.41	60	0.11	0.38	63	0.07	0.35	56	0.05	0.53	45
Junior lien	Nonaccrual .....	0.05	0.71	6	0.06	0.89	4	0.06	0.87	6	0.06	0.70	7	0.08	0.84	6
	30–89 days past due .....	0.01	0.01	56	0.02	0.02	61	0.01	0.02	44	0.03	0.02	68	0.03	0.03	58
	90+ days past due .....	0.01	0	92	0	0	70	0.01	0	84	0	0	78	0	0	55
	Nonaccrual .....	0	0.04	17	0	0.05	17	0	0.04	20	0	0.04	22	0	0.06	22
Commercial real estate	30–89 days past due .....	0.05	0.16	30	0.59	0.21	84	0.19	0.26	55	0.43	0.18	88	0.24	0.17	69
	90+ days past due .....	0	0.01	26	0	0.02	51	0	0.02	47	0.10	0.03	83	0	0.03	20
	Nonaccrual .....	0.01	0.48	6	0.01	0.53	7	0.05	0.62	9	0.02	0.23	12	0.04	0.28	17
Construction and development	30–89 days past due .....	0	0.15	18	1.86	0.24	94	0	0.28	11	1.49	0.28	92	0.23	0.21	63
	90+ days past due .....	0	0.01	38	0	0.01	69	0	0.01	71	0.40	0.02	94	0	0.02	31
1–4 family	Nonaccrual .....	0	0.31	14	0	0.32	21	0	0.41	22	0	0.20	25	0	0.19	25
	30–89 days past due .....	0	0.03	31	0	0.03	29	0	0.03	28	0	0.06	25	0.14	0.06	78
Other	90+ days past due .....	0	0	45	0	0	41	0	0	42	0.40	0	98	0	0	43
	Nonaccrual .....	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	28
	30–89 days past due .....	0	0.10	21	1.86	0.17	95	0	0.22	13	1.49	0.20	93	0.08	0.13	58
	90+ days past due .....	0	0	40	0	0	79	0	0	81	0	0.01	70	0	0.02	33
	Nonaccrual .....	0	0.25	15	0	0.26	25	0	0.35	24	0	0.17	29	0	0.15	30
Multifamily	30–89 days past due .....	0.04	0.09	63	0	0.09	24	0	0.09	22	0.05	0.08	64	0.07	0.10	63
	90+ days past due .....	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual .....	0	0.13	21	0	0.09	20	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due .....	0.07	0.12	49	0.16	0.21	53	0.30	0.23	68	0.08	0.14	38	0.27	0.17	74
	90+ days past due .....	0	0.01	28	0	0.02	30	0	0.02	53	0	0.03	22	0	0.03	21
Owner Occupied	Nonaccrual .....	0.02	0.58	7	0.02	0.68	6	0.07	0.80	8	0.03	0.28	12	0.06	0.30	16
	30–89 days past due .....	0.07	0.04	72	0.06	0.07	60	0.18	0.07	85	0.01	0.07	19	0.19	0.09	78
Other	90+ days past due .....	0	0	35	0	0	34	0	0	66	0	0.01	26	0	0.01	25
	Nonaccrual .....	0.02	0.20	15	0.02	0.26	11	0.03	0.27	14	0.03	0.16	20	0.06	0.17	27
	30–89 days past due .....	0	0.07	27	0.09	0.13	61	0.11	0.14	60	0.07	0.07	63	0.08	0.07	66
	90+ days past due .....	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual .....	0.01	0.31	15	0	0.36	12	0.04	0.44	17	0	0.10	9	0	0.13	7
Farmland	30–89 days past due .....	0.11	0.13	70	0.14	0.24	60	0.10	0.11	69	0.01	0.23	50	0.15	0.25	63
	90+ days past due .....	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0.01	0.01	87
	Nonaccrual .....	0	1.06	21	0.30	1.49	42	0.25	1.13	46	0.24	0.84	47	0.21	1.23	50
Credit card	30–89 days past due .....	0.85	0.79	52	1.88	0.92	89	1.08	0.95	58	1.40	1.19	63	1.37	1.22	59
	90+ days past due .....	0.78	0.40	77	1.01	0.55	75	1.87	0.63	95	1.52	0.78	79	1.31	0.73	71
	Nonaccrual .....	0	0.08	36	0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	2,924,849	2,635,338	2,992,670	2,677,894	2,610,020										
Retained earnings .....	400,077	351,813	94,818	201,562	241,163										
Accumulated other comprehensive income (AOCI) .....	159,166	343,435	331,377	110,444	-64,669										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	3,484,092	3,330,586	3,418,865	2,989,900	2,786,514										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	135,911	133,191	136,562	133,918	134,951										
Accumulated other comprehensive income-related adjustments .....	159,166	343,435	331,377	110,444	-64,669										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	3,189,015	2,853,960	2,950,926	2,745,538	2,716,232										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	3,189,015	2,853,960	2,950,926	2,745,538	2,716,232										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	144,784	144,784										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	144,784	144,784										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	0	0	0	144,784	144,784										
<b>Tier 1 Capital</b>	3,189,015	2,853,960	2,950,926	2,890,322	2,861,016										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	183,320	247,820	238,506	161,757	161,007										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	183,320	247,820	238,506	161,757	161,007										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	183,320	247,820	238,506	161,757	161,007										
Exited advanced approach tier 2 capital .....															
Total capital .....	3,372,335	3,101,780	3,189,432	3,052,079	3,022,023										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	34,399,339	30,527,290	31,376,163	25,528,194	24,974,044										
Less: Deductions from common equity tier 1 capital .....	135,911	133,191	136,562	133,918	134,951										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	34,263,428	30,394,099	31,239,601	25,394,276	24,839,093										
Total risk-weighted assets .....	22,738,255	21,217,792	21,516,461	19,713,813	19,103,966										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	14.02	12.59	74	13.45	12.26	78	13.71	12.35	76	13.93	12.11	80	14.22	12.09	81
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	14.02	13.31	66	13.45	12.97	69	13.71	13.08	69	14.66	12.78	80	14.98	12.85	80
Tier 1 capital, column B .....	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	14.83	15.21	50	14.62	15.12	48	14.82	15.23	51	15.48	14.36	73	15.82	14.45	76
Total capital, column B .....	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	9.31	9.07	62	9.39	9.05	63	9.45	9.13	63	11.38	9.76	84	11.52	9.71	90
Supplementary leverage ratio, advanced approaches HCs .....		6.90			8.70			8.72			7.41			7.31	

## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		4,419			4,416			4,423			4,306			4,124		0.07	1.75
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		4,419			4,416			4,423			4,306			4,124		0.07	1.75
Reinsurance recoverables (L/H) .....		0			0			0			0			0			
Separate account assets (L/H) .....																	
Total insurance underwriting equity .....		4,366			4,372			4,381			4,276			4,097		-0.14	6.88
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		4,366			4,372			4,381			4,276			4,097		-0.14	6.88
Total insurance underwriting net income .....		17			44			59			75			-18		-61.36	-65.31
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		17			44			59			75			-18		-61.36	-65.31
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			1			0			4			27		-100.00	-100.00
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		603			638			903			1,264			1,327		-5.49	-47.88
Other insurance activities income .....		603			636			900			1,251			1,288		-5.19	-39.88
Insurance and reinsurance underwriting income .....		0			2			3			13			39		-100.00	-100.00
Premiums .....		0			2			3			13			39		-100.00	-100.00
Credit related insurance underwriting .....		0			2			3			13			39		-100.00	-100.00
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		6			6			6			9			88		0.00	-96.23
Net assets of insurance underwriting subsidiaries .....		0			0			0			0						
Life insurance assets .....		19,895			19,532			19,638			19,185			19,046		1.86	8.50

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0.01	0	87	0.01	0	86	0.01	0	86	0.02	0.01	82	0.02	0.01	81			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	0	53.46	18	0	54.17	16	0	53.67	17	0	51.47	18	0	56.12	15			
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	100	46.54	82	100	45.83	83	100	46.33	82	100	48.53	81	100	43.88	84			
Separate account assets (L/H) / Total life assets .....	0	13.15	42	0	11.09	43	0	11.24	43	0	7.26	42	0	8.53	44			
Insurance activities revenue / Adjusted operating income .....	0.05	0.38	47	0.07	0.41	51	0.07	0.41	51	0.09	0.47	50	0.10	0.47	53			
Premium income / Insurance activities revenue .....	0	2.90	41	0.31	2.06	83	0.33	2.84	82	1.03	7.32	77	2.94	4.86	80			
Credit related premium income / Total premium income .....		31.14		100	40.11	80	100	38.23	81	100	34.91	83	100	44.54	78			
Other premium income / Total premium income .....		68.86		0	59.89	19	0	61.77	18	0	65.09	16	0	55.46	21			
Insurance underwriting net income / Consolidated net income .....	0	0.02	85	0.02	0.03	87	0.02	0.03	86	0.02	0.08	80	0	0.08	5			
Insurance net income (P/C) / Equity (P/C) .....		28.21				10.18			15.59			19.86			15.64			
Insurance net income (L/H) / Equity (L/H) .....	0.52	5.51	33	1.34	5.32	46	1.35	3.62	46	1.75	5.13	33	-0.44	1.99	27			
Insurance benefits, losses, expenses / Insurance premiums .....		-364.02		300	654.61	71	200	447.82	72	69.23	233.61	40	225.64	160.49	76			
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0			0.07			0.15			0.17				
Reinsurance recovery (L/H) / Total assets (L/H) .....	0	0	50	0	0	50	0	0	50	0	0.15	45	0	2.31	47			
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	0.59	11.72	9	0.63	11.07	11	0.62	11.03	10	0.63	11.51	11	0.63	10.22	15			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0			0				
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34			

## Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	3,099	33,412	31,845	29,662	27,003
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	3,099	33,412	31,845	29,662	27,003
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	3,099	33,412	31,845	29,662	27,003
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans .....		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....	-90.72	-0.16	4	5.52	-0.58	64	7.36	-2.40	70	9.85	22.48	65		7.24	
Total selected assets.....	-90.72	3.36	4	5.52	2.65	61	7.36	2.04	60	9.85	12.40	67		3.24	
Deposits .....		10.74			-1.43			3.46			10.36			5	

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Activity</b>								
Securitization activities.....		73,978	102,912	95,741	113,810	82,236	-28.12	
1–4 family residential loans .....		73,978	102,912	95,741	113,810	82,236	-28.12	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0.21	0.33	0.29	0.44	0.32		
1–4 family residential loans .....		0.21	0.33	0.29	0.44	0.32		
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....		20.20	18.90	19.36	18.39	17.51		
Home equity lines .....		1.91	2.02	1.93	2.41	2.71		
Credit card receivables.....		3.74	3.91	3.98	5.15	5.72		
Auto loans and other consumer loans.....		7.15	6.74	6.62	7.38	7.92		
Commercial and industrial loans .....		20.66	25.20	24.84	22.96	21.27		
All other loans and leases.....		46.35	43.24	43.27	43.70	44.87		

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
<b>Percent of Total Securitization Activities by Type</b>								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans .....								
<b>Percent of Tier 1 Capital</b>								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....		0	0	0	0	0	0	0
<b>30–89 Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		1,605	3,692	1,651	1,893	578	-56.53	
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....		1,605	3,692	1,651	1,893	578	-56.53	
<b>90+ Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		1,657	4,179	5,188	0	0	-60.35	
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 90+ days past due securitized assets .....		1,657	4,179	5,188	0	0	-60.35	
Total past due securitized assets.....		3,262	7,871	6,839	1,893	578	-58.56	
<b>Net Losses on Securitized Assets</b>								
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total net losses on securitized assets.....		0	0	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	2.17	3.59	1.72	1.66	0.70
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	2.17	3.59	1.72	1.66	0.70
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	2.24	4.06	5.42	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	2.24	4.06	5.42	0	0
Total past due securitized assets percent of securitized assets .....	4.41	7.65	7.14	1.66	0.70
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.17	0.34	0.26	0.36	0.31
Home equity lines .....	0.41	0.37	0.87	0.49	0.23
Credit card receivables .....	0.85	1.88	1.08	1.40	1.37
Commercial and industrial loans .....	0.05	0.12	0.05	0.28	0.32
All other loans and leases .....	0.26	0.53	0.39	0.66	0.58
Total managed loans past due 30–89 days .....	0.22	0.44	0.32	0.55	0.51
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.16	0.23	0.27	0.07	0.05
Home equity lines .....	0.29	0.12	0.12	0.07	0.18
Credit card receivables .....	0.78	1.01	1.87	1.52	1.31
Commercial and industrial loans .....	0.01	0.06	0.08	0.02	0.02
All other loans and leases .....	0.02	0.02	0.03	0.07	0.05
Total managed loans past due 90+ days .....	0.08	0.11	0.17	0.13	0.12
<b>Total Past Due Managed Assets .....</b>	<b>0.30</b>	<b>0.55</b>	<b>0.48</b>	<b>0.69</b>	<b>0.63</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0	-0.01	-0.01	0	-0.01
Home equity lines .....	0.01	-0.06	-0.05	0.06	0.01
Credit card receivables .....	3.99	4.12	3.97	4.63	3.76
Commercial and industrial loans .....	-0.20	0.12	0.10	0.04	0.07
All other loans and leases .....	0.03	0.06	0.06	0.17	0.13
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.13</b>	<b>0.22</b>	<b>0.21</b>	<b>0.33</b>	<b>0.30</b>

**Parent Company Income Statement**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	26,737	24,209	33,723	37,865	38,891	10.44	15.20
Dividends .....	1	1	1	0	0	0.00	-50.00
Interest .....	27	202	218	1,057	1,172	-86.63	-64.00
Management and service fees .....	26,709	24,006	33,504	36,808	37,719	11.26	15.46
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	4	14	15	151	128	-71.43	-97.58
Dividends .....	0	0	0	0	0		
Interest .....	2	14	15	151	128	-85.71	-98.79
Management and service fees .....	2	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	270,000	160,000	210,000	500,000	200,000	68.75	125.00
Dividends .....	270,000	160,000	210,000	500,000	200,000	68.75	125.00
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	296,741	184,223	243,738	538,016	239,019	61.08	106.97
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	3,381	2,742	6,084	9,660	13,190	23.30	-34.62
Total operating income .....	300,122	186,965	249,822	547,676	252,209	60.52	102.04
<b>Operating Expenses</b>							
Personnel expenses .....	27,490	21,598	31,277	32,882	33,588	27.28	30.45
Interest expense .....	0	0	0	0	0		
Other expenses .....	13,119	11,267	16,624	18,330	16,636	16.44	3.39
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	40,609	32,865	47,901	51,212	50,224	23.56	20.28
Income (loss) before taxes .....	259,586	154,010	201,974	496,774	197,301	68.55	126.15
Applicable income taxes (credit) .....	-3,257	-2,840	-3,648	-4,098	-2,456		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	262,843	156,850	205,622	500,872	199,757	67.58	122.88
Equity in undistributed income of subsidiaries .....	153,016	67,318	148,435	-79,641	233,785	127.30	78.17
Bank subsidiaries .....	0	0	0	0	0		
Nonbank subsidiaries .....	30,500	-9,490	-2,990	3,648	15,088		
Subsidiary holding companies .....	122,516	76,808	151,425	-83,289	218,697	59.51	42.17
Net income (loss) .....	415,859	224,168	354,057	421,231	433,542	85.51	104.04
<b>Memoranda</b>							
Bank net income .....	1	1	1	0	0	0.00	-50.00
Nonbank net income .....	30,500	-9,490	-2,990	3,648	15,088		
Subsidiary holding companies' net income .....	392,516	236,808	361,425	416,711	418,697	65.75	90.38

## Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....	50,233	1.42	50,233	1.50	50,009	1.45	50,012	50,046	0.00	-58.43	
Common and preferred stock .....	27	0	27	0	9	0	12	0	0.00	125.00	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....	50,206	1.42	50,206	1.50	50,000	1.45	50,000	50,046	0.00	-58.45	
Other receivables .....	0	0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....	131,397	3.72	88,526	2.64	100,253	2.91	97,388	87,359	48.43	79.51	
Common and preferred stock .....	99,472	2.82	61,852	1.85	68,346	1.98	71,290	67,538	60.82	99.07	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....	31,925	0.90	26,674	0.80	31,907	0.93	26,098	19,821	19.69	37.43	
Other receivables .....	0	0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....	3,033,931	85.94	3,007,870	89.84	3,077,068	89.32	2,687,680	2,587,489	0.87	30.45	
Common and preferred stock .....	3,033,931	85.94	3,007,870	89.84	3,077,068	89.32	2,687,680	2,587,489	0.87	30.45	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0	0	
Other receivables .....	0	0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0	6	-100.00	
Securities .....	11,631	0.33	4,872	0.15	7,629	0.22	4,180	5,048	138.73	-78.65	
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....	264,497	7.49	161,953	4.84	171,943	4.99	301,913	207,462	63.32	76788.66	
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....	5,066	0.14	5,186	0.15	5,112	0.15	5,164	5,165	-2.31	-2.99	
Intangible assets .....	0	0	0	0	0	0	0	0	0	0	
Other assets .....	33,707	0.95	29,453	0.88	32,890	0.95	29,190	29,240	14.44	142.04	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0	0	0	
Total assets .....	3,530,462	100.00	3,348,093	100.00	3,444,904	100.00	3,175,527	2,971,815	5.45	36.11	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....	0	0	0	0	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0	0	0	
Other liabilities .....	49,792	1.41	42,430	1.27	47,857	1.39	40,843	40,517	17.35	29.63	
Balance due to subsidiaries and related institutions .....	0	0	0	0	0	0	0	0	0	0	
Total liabilities .....	49,792	1.41	42,430	1.27	47,857	1.39	40,843	40,517	17.35	29.63	
Equity Capital .....	3,480,670	98.59	3,305,663	98.73	3,397,047	98.61	3,134,684	2,931,298	5.29	36.21	
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	144,784	144,784	-100.00		
Common stock .....	589,352	16.69	563,978	16.84	589,352	17.11	563,978	559,432	4.50	20.31	
Common surplus .....	2,427,544	68.76	2,140,410	63.93	2,436,288	70.72	2,151,464	2,084,824	13.41	81.82	
Retained earnings .....	396,655	11.24	326,890	9.76	73,000	2.12	201,562	241,163	21.34	-22.99	
Accumulated other comprehensive income .....	159,166	4.51	343,435	10.26	331,377	9.62	110,444	-64,669	-53.65	31.45	
Other equity capital components .....	-92,047	-2.61	-69,050	-2.06	-32,970	-0.96	-37,548	-34,236			
Total liabilities and equity capital .....	3,530,462	100.00	3,348,093	100.00	3,444,904	100.00	3,175,527	2,971,815	5.45	36.11	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	16.13	12.52	80	9.06	6.29	77	10.70	7.29	77	13.71	9.68	88	15.66	10.40	91
Bank net income / Average equity investment in banks .....	8.08	12.35	10	7.11	6.43	50	5.95	7.45	29	0	10.51	2	0	11.19	1
Nonbank net income / Average equity investment in nonbanks .....	49.02	13.18	92	-19.73	8.01	3	-4.60	9.75	6	5.31	7.89	53	25.38	7.10	94
Subsidiary HCs net income / Average equity investment in sub HCs .....	17.26	11.04	80	11	6.72	76	12.41	7.01	79	15.24	8.55	92	17.08	8.78	93
Bank net income / Parent net income .....	0	96.45	9	0	87.60	11	0	88.16	11	0	82.22	7	0	82.56	8
Nonbank net income / Parent net income .....	7.33	3.22	80		4.43			3.59		0.87	5.93	50	3.48	3.78	74
Subsidiary holding companies' net income / Parent net income .....	94.39	66.57	65	105.64	81.94	76	102.08	68.34	75	98.93	74	61	96.58	72.48	50
<b>Leverage</b>															
Total liabilities / Equity capital .....	1.43	16.51	12	1.28	20.37	11	1.41	20.06	12	1.30	20.43	11	1.38	20.88	13
Total debt / Equity capital .....	0	11.37	11	0	14.74	10	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital .....	0	13.41	7	0	17.04	6	0	16.67	6	0	16.36	7	0	17.10	6
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	11.46	11	0	15.02	10	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value .....	0	11.47	11	0	14.86	10	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital .....	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital .....	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....	0	40.69	9	0	32.61	10	0	34.67	10	0	28.44	13	0	28.63	14
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	90.02	103.15	4	92.86	103.27	6	92.59	102.81	6	88.01	103.22	5	90.58	103.10	4
Total investment in subs / Equity capital .....	92.38	108.29	3	95.19	110.46	6	95	110.16	7	90.44	111.07	2	92.96	112.48	5
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.63	0.27	6	-0.79	0.69	8	-0.71	0.47	9	-0.89	0.36	6	-0.64	0.35	10
Equity investment in subs – equity cap / Net income-div (X) .....		0.85			2.31			1.82			1.22			1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	232.72	152.56	78	143.11	128.63	67	148.61	136.59	65	321.86	177.68	88	162.88	162.34	52
Cash from ops + noncash items + op expense / Op expense + dividend .....	237.49	155.61	80	147.49	142.45	64	151.74	147.24	65	323.78	190.27	84	161.53	174.91	48
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	173.98	94.59	86	-0.31	140.42	7	30.09	134.08	7	158.55	116.34	81	138.20	103.19	82
Pretax operating income + interest expense / Interest expense .....		1,645.53			1,826.91			2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....		1,896.20			1,413.95			1,539.23			1,632.83			1,369.37	
Dividends + interest from subsidiaries / Interest expense + dividends .....	292.86	174.48	81	156.15	144.62	65	164.80	150.43	65	409.26	210.80	86	184.28	188.90	53
Fees + other income from subsidiaries / Salary + other expenses .....	65.78	12.03	90	73.04	14.76	89	69.94	13.95	89	71.87	16.52	87	75.10	16.08	89
Net income / Current part of long-term debt + preferred dividends (X) .....		40.79		18.73	26.65	63	52.45	35.64	83	46.80	57.11	75	48.17	33.93	81
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	8.07	3.29	82	5.27	3.69	69	5.63	3.85	69	10.02	2.64	86	7.28	2.61	78
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.60			0.12			0.10			0.04		0	0.24	47
Nonaccrual .....		1.04			0.80			1.03			0.54		0	6.54	38
Total .....		1.64			0.92			1.13			0.58		0	6.78	36
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.46	1.76	70	0.29	2.95	60	0.33	2.66	64	0.40	5.62	60	0.39	5.50	57
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

## Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	35.08	69.90	25	65.42	84.44	40	62.04	81.10	40	24.45	57.84	20	54.69	57.26	58
Dividends declared / Net income .....	22.17	27.22	42	45.77	49.77	47	36.03	42.29	41	29.07	33.08	42	25.20	27.33	35
Net income – dividends / Average equity.....	12.55	9.25	77	4.91	3.19	71	6.84	4.14	82	9.72	6.46	87	11.72	7.33	89
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0	160.45	16	0	130.19	19	0	132.17	15	0	178.13	9	0	157.73	9
Dividends from nonbank subsidiaries .....	0	6.19	21	0	3.74	26	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	292.83	6.32	95	155.94	2.34	95	164.62	4.85	95	408.28	21.40	94	183.09	16.86	91
Dividends from all subsidiaries .....	292.83	213.42	75	155.94	167.02	59	164.62	174.85	60	408.28	260.40	81	183.09	215.26	42
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	100	43.30	93	100	61.85	78	100	60.28	85		66.55			60.71	
Interest income from bank subsidiaries.....	2,700	0.11	99	20,200	0.48	99	21,800	0.36	99		0.54			0.52	
Management and service fees from bank subsidiaries .....	999,999	0.87	99	999,999	1.79	99	999,999	1.47	99		1.55			1.88	
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46		0			0	
Operating income from bank subsidiaries .....	999,999	48.70	99	999,999	71.13	99	999,999	62.88	99		69.36			63.43	
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	66.90	8		52.29			56.39		0	82.95	12	0	51.40	17
Interest income from nonbank subsidiaries.....	0.01	2.38	64		4.57			7.38		4.14	20.25	62	0.85	18.56	55
Management and service fees from nonbank subsidiaries .....	0.01	0.66	79		0.93			0.86		0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.11	44		0.20			0.16		0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	0.01	94.31	5		70.62			79.84		4.14	150.41	13	0.85	99.33	16
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	68.79	36.58	70	67.57	25.82	77	58.10	43.51	61	119.99	61.23	84	47.77	48.56	46
Interest income from subsidiary holding companies.....	0	5.06	22	0	9.87	25	0	8.40	23	0	6.54	25	0	3.95	26
Management and service fees from subsidiary holding companies.....	0	0.75	45	0	0.41	45	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....	0	-0.41	52	0	0.01	45	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies.....	68.79	47.30	65	67.57	41.80	68	58.10	55.20	52	119.99	76.49	76	47.77	61.19	42
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0	72.55	17	0	68	21	0	69.76	17	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries.....	0.01	0.27	53	0.11	1.03	55	0.09	0.63	55	0.19	0.80	61	0.46	0.92	68
Management and service fees from bank subsidiaries .....	8.90	1.64	88	12.84	2.06	88	13.41	1.87	88	6.72	1.81	86	14.96	2.01	90
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	8.91	82.68	12	12.95	80.80	14	13.50	82.20	14	6.91	78.80	15	15.42	74.20	19
Dividends from nonbank subsidiaries .....	0	3.56	21	0	2.36	25	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.20	73	0.01	0.90	72	0.01	0.73	72	0.03	1.19	66	0.05	2.32	64
Management and service fees from nonbank subsidiaries .....	0	0.02	85	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0	5.69	28	0.01	5.80	36	0.01	4.70	32	0.03	7.29	25	0.05	7.64	29
Dividends from subsidiary holding companies.....	89.96	2.13	96	85.58	1.41	96	84.06	2.53	95	91.29	4.52	96	79.30	5.15	94
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	89.96	3.40	96	85.58	4.22	92	84.06	4.56	92	91.29	6.08	93	79.30	6.79	93
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....		28.03			27.05			27.08			28.33			26.53	